

**Information to identify the case:**

Debtor 1 **Augustine I Obiaku**

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6884**

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

Social Security number or ITIN \_\_\_\_-\_\_\_\_-\_\_\_\_

EIN \_\_\_\_-\_\_\_\_-\_\_\_\_

United States Bankruptcy Court **WESTERN DISTRICT OF**  
**PENNSYLVANIA**

Date case filed for chapter **7** **9/5/18**Case number: **18-23529-JAD****Official Form 309A (For Individuals or Joint Debtors)****Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Augustine I Obiaku	
2. All other names used in the last 8 years		
3. Address	297 Grouse Drive Elizabeth, PA 15037	
4. Debtor's attorney Name and address	Lawrence W. Willis Willis & Associates 201 Penn Center Blvd Suite 310 Pittsburgh, PA 15235	Contact phone 412-235-1721 Email: <a href="mailto:ecf@westernpabankruptcy.com">ecf@westernpabankruptcy.com</a>
5. Bankruptcy trustee Name and address	Jeffrey J. Sikirica 121 Northbrook Drive Pine Township Gibsonia, PA 15044	Contact phone 724-625-2566 Email: <a href="mailto:trusteesikirica@zoominternet.net">trusteesikirica@zoominternet.net</a>

For more information, see page 2 &gt;



**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Augustine I Obiaku**  
Debtor(s)

Bankruptcy Case No.: 18-23529-JAD  
Chapter: 7

Whereas, Federal Rule of Bankruptcy Procedure 1007(c) requires an individual Debtor(s) to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case and,

Whereas, 11 U.S.C. § 727 (a)(11) states that the Court shall not grant a discharge unless the Debtor(s) completes an instructional course concerning personal financial management after filing the petition,

It is hereby ordered that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first date set for the meeting of creditors unless, within the 60 days after the first date set for the meeting of creditors, the Debtor(s) files a certification that the course in personal financial management described in 11 U.S.C. § 111 was completed. The certification must substantially conform to Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management. The Court may delay closing this case without further order or notice.

It is further ordered that a Debtor(s) who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone must file a motion with the court to be excused from attending the course within 60 days after first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the Debtor(s) fails to timely file the motion.

Dated: October 15, 2018

Jeffery A. Deller  
United States Bankruptcy Judge

REMINDER TO COUNSEL

Before filing: Generally, a person is ineligible to be a Debtor unless he/she has taken a credit counseling course within 180 days before filing a petition, and files the certificate. 11 U.S.C. Section 109(h)(1).

After filing: A Chapter 7 Debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (Official Form 423). 11 U.S.C. Section 727(a)(11) and Rule 1007(b)(7).

**Certificate of Notice Page 5 of 6**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Augustine I Obiaku  
 Debtor

Case No. 18-23529-JAD  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: lfin  
 Form ID: 309A

Page 1 of 2  
 Total Noticed: 32

Date Rcvd: Oct 15, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 17, 2018.

db +Augustine I Obiaku, 297 Grouse Drive, Elizabeth, PA 15037-2313  
 tr +Jeffrey J. Sikirica, 121 Northbrook Drive, Pine Township, Gibsonia, PA 15044-8983  
 14910474 ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr,  
 Wilmington, DE 19808)  
 14910476 +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  
 14910478 +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 14910481 +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14910483 +Dept Of Ed/aspire Reso, Pob 65970, West Des Moines, IA 50265-0970  
 14910486 +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 14910487 +Franklin Trust Fcu, 632 Franklin Ave, Hartford, CT 06114-3000  
 14910488 +Mohela/dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 14910489 +Ntb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14910490 +Slc Conduit I Llc, 701 East 60th Street North, Sioux Falls, SD 57104-0432  
 14910491 +Stu Ln Trust, 701 East 60th Street North, Sioux Falls, SD 57104-0432  
 14910499 +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: ecf@westernpabankruptcy.com Oct 16 2018 02:49:50 Lawrence W. Willis,  
 Willis & Associates, 201 Penn Center Blvd, Suite 310, Pittsburgh, PA 15235  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Oct 16 2018 02:50:23 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 ust +E-mail/Text: ustpreion03.pi.ecf@usdoj.gov Oct 16 2018 02:50:37  
 Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970,  
 Pittsburgh, PA 15222-3721  
 14910475 +EDI: AMEREXPR.COM Oct 16 2018 06:28:00 Amex, Po Box 297871,  
 Fort Lauderdale, FL 33329-7871  
 14910479 EDI: BANKAMER.COM Oct 16 2018 06:28:00 Bk Of Amer, Po Box 982238, El Paso, TX 79998  
 14910477 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Oct 16 2018 02:51:02  
 Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873  
 14910480 +EDI: CAPITALONE.COM Oct 16 2018 06:28:00 Capital One, Po Box 30253,  
 Salt Lake City, UT 84130-0253  
 14910482 +EDI: CHASE.COM Oct 16 2018 06:28:00 Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14910484 +EDI: TSYS2.COM Oct 16 2018 06:28:00 Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14910485 +E-mail/Text: bknotice@ercbpo.com Oct 16 2018 02:50:45 Erc, 8014 Bayberry Rd,  
 Jacksonville, FL 32256-7412  
 14911623 +EDI: PRA.COM Oct 16 2018 06:28:00 PRA Receivables Management, LLC, PO Box 41021,  
 Norfolk, VA 23541-1021  
 14910492 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015  
 14910493 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/gap, Po Box 965005, Orlando, FL 32896-5005  
 14910494 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007  
 14910495 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/sams Club, Po Box 965005,  
 Orlando, FL 32896-5005  
 14910496 +EDI: RMSC.COM Oct 16 2018 06:28:00 Syncb/value City Furni, 950 Forrer Blvd,  
 Kettering, OH 45420-1469  
 14910497 +EDI: TFSR.COM Oct 16 2018 06:28:00 Toyota Motor Credit Co, Po Box 9786,  
 Cedar Rapids, IA 52409-0004  
 14910498 EDI: USBANKARS.COM Oct 16 2018 06:28:00 Us Bank, 4325 17th Ave S, Fargo, ND 58125  
 TOTAL: 18

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14930709\* ++AMERICAN HONDA FINANCE, P O BOX 168088, IRVING TX 75016-8088  
 (address filed with court: American Honda Finance, 201 Little Falls Dr,  
 Wilmington, DE 19808)  
 14930710\* +Amex, Po Box 297871, Fort Lauderdale, FL 33329-7871  
 14930714\* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bk Of Amer, Po Box 982238, El Paso, TX 79998)  
 14930711\* +Bankamerica, 4909 Savarese Cir, Tampa, FL 33634-2413  
 14930712\* +Bayview Financial Loan, 4425 Ponce De Leon Blvd, Coral Gables, FL 33146-1873  
 14930713\* +Bby/cbna, 50 Northwest Point Road, Elk Grove Village, IL 60007-1032  
 14930715\* +Capital One, Po Box 30253, Salt Lake City, UT 84130-0253  
 14930716\* +Cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14930717\* +Chase Card, Po Box 15298, Wilmington, DE 19850-5298  
 14930718\* +Dept Of Ed/aspire Reso, Pob 65970, West Des Moines, IA 50265-0970  
 14930719\* +Dsnb Macys, Po Box 8218, Mason, OH 45040-8218  
 14930720\* +Erc, 8014 Bayberry Rd, Jacksonville, FL 32256-7412  
 14930721\* +Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610  
 14930722\* +Franklin Trust Fcu, 632 Franklin Ave, Hartford, CT 06114-3000  
 14930723\* +Mohela/dept Of Ed, 633 Spirit Dr, Chesterfield, MO 63005-1243  
 14930724\* +Ntb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497  
 14930725\* +Slc Conduit I Llc, 701 East 60th Street North, Sioux Falls, SD 57104-0432  
 14930726\* +Stu Ln Trust, 701 East 60th Street North, Sioux Falls, SD 57104-0432

District/off: 0315-2

User: lfin  
Form ID: 309A

Page 2 of 2  
Total Noticed: 32

Date Rcvd: Oct 15, 2018

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

14930727\* +Syncb/amazon, Po Box 965015, Orlando, FL 32896-5015  
14930728\* +Syncb/gap, Po Box 965005, Orlando, FL 32896-5005  
14930729\* +Syncb/jcp, Po Box 965007, Orlando, FL 32896-5007  
14930730\* +Syncb/sams Club, Po Box 965005, Orlando, FL 32896-5005  
14930731\* +Syncb/value City Furni, 950 Forrer Blvd, Kettering, OH 45420-1469  
14930732\* +Toyota Motor Credit Co, Po Box 9786, Cedar Rapids, IA 52409-0004  
14930733\* ++US BANK, PO BOX 5229, CINCINNATI OH 45201-5229  
(address filed with court: Us Bank, 4325 17th Ave S, Fargo, ND 58125)  
14930734\* +Us Dep Ed, Po Box 5609, Greenville, TX 75403-5609

TOTALS: 0, \* 27, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 17, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 15, 2018 at the address(es) listed below:

Jeffrey J. Sikirica trusteesikirica@zoominternet.net, PA59@ecfcbis.com  
Lawrence W. Willis on behalf of Debtor Augustine I Obiaku ecf@westernpabankruptcy.com,  
urfreshstrt@gmail.com  
Office of the United States Trustee ustpreion03.pi.ecf@usdoj.gov

TOTAL: 3